In the Claims:

1. (Amended) A method [where] <u>for</u> a merchant <u>to</u> receive[s] advertisements issued by a financial card institution ~~as a means of~~ <u>for</u> full or partial compensation from said financial card institution for financial card product or service account sign-ups of end users generated by said merchant using account applications for said account sign ups, comprising:

    a. providing <u>on a computer network</u> a computer readable file ~~accessible by a financial card institution network~~ comprising said advertisements for said merchant;

    b. storing <u>on a computer network</u> said computer readable file ~~accessible by a financial card institution network~~ on a computer readable medium;

    c. providing <u>on a computer network</u> a merchant code that cross references said merchant code to said advertisements associated with said account applications, ~~wherein said advertisements on said computer readable file are accessible by a financial card institution network~~;

    d. distributing said account applications comprising said merchant code;

    e. processing<u>, on a computer network,</u> redeemed applications comprising said merchant code;

    f. establishing <u>on a computer network</u> said accounts for said end users based on said processing of said redeemed account applications comprising said merchant code;
    and

    g. issuing communications to said end users of said accounts, where said communications comprise said advertisements,

wherein said merchant does not co-brand a financial card with said financial card institution or wherein said merchant does not issue or sponsor a private label credit card.

2. (Canceled).

3. (Canceled).

4. (Canceled).

5. (Canceled).

6. (Canceled).

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7. (Canceled).

8. (Canceled).

9. (Canceled).

10. (Canceled).

11. (Canceled).

12. (Canceled).

13. (Canceled).

14. (Amended) The method of claim 1, wherein said advertisements-appear in said communications for a time period set by said financial card institution.

15. (Amended) The method of claim 1, wherein said financial card institution charges fees to said merchant for one selected from maintaining, accessing, or modifying said file information.

16. (Canceled).

17. (Canceled).

18. (Canceled).

19. (Canceled).

20. (Amended) The method of claim 1, wherein said merchant can add, modify, revise, or delete information that will appear in said communications.

21. to 42. (Canceled).

43. (Canceled)

44. (Canceled).

45. (Canceled).

46. (Canceled).

47. (Canceled).

48. (Canceled)

49. (Canceled).

50. (Canceled).